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**Customer No. 27614**  
**Confirmation No. 5045**

Examiner: Clement B. Graham  
Art Unit: 3696

Re: Our file: 97171-00006  
Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan  
Serial No.: 10/046,945  
Filed: 01/14/2002  
For: Automated Loan Risk Assessment System and Method

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

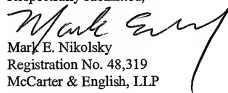
1. Request for Continued Examination (RCE) Transmittal (1 page)
2. Petition for Extension of Time (1 page)
3. Response to Office Action (17 pages)
4. Transmittal of Information Disclosure Statement (2 pages)
5. Form PTO/SB/08A (1 page)
6. Form PTO/SB/08B (1 page)
7. Copy of Reference 3 from Form PTO/SB/08B
8. Transmittal Sheet (1 page)

**CONDITIONAL PETITION**

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**.

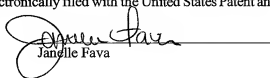
5/5/2009  
Date

Respectfully submitted,

  
Mark E. Nikolsky  
Registration No. 48,319  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-6987  
Fax: (973) 297-6624

**CERTIFICATE OF ELECTRONIC FILING**

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office (via EFS-Web) on 5/5/09.

  
Janelle Fava